Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims

Claims 1-35 (canceled)

Claim 36 (currently amended): A method for processing consumer banking information, comprising:

storing a plurality of routing numbers associated with a plurality of financial institutions in a financial institutions file;

receiving a routing number and an account number associated with a financial institution at which a consumer maintains a deposit account;

comparing the received routing number or account number to the stored plurality of routing numbers and account numbers in the financial institutions file to verify accuracy of the received routing number or account number; and

automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file; and

storing the updated routing number or updated account number in a consumer database.

modifying the received routing number or account number to generate a modified routing number or a modified account number;

wherein the comparing is performed by a computer.

Claims 37-38 (canceled)

Claim 39 (previously presented): The method of claim 36, further comprising:

entering the received routing number; and

wherein the comparison also verifies that the received routing number is entered

correctly.

Claim 40 (currently amended): The method of claim 36, further comprising:

receiving a request to pay a bill associated with a merchant on behalf of the consumer;

determining if the consumer financial institution accepts electronic fund transfers based

on the received routing number or the updated ~~modified~~ routing number; and

generating an instruction to pay the bill by electronic fund transfer from the consumer

deposit account if the consumer financial institution is determined to accept electronic fund

transfers.

Claim 41 (canceled)

Claim 42 (currently amended): A method for paying bills, comprising:

receiving a request to pay a bill associated with a merchant on behalf of a consumer, and

a routing number and an account number associated with a financial institution at which the

consumer maintains a deposit account;

comparing the received routing number or account number to a plurality of routing numbers and account numbers associated with a plurality of financial institutions in a financial institutions file to verify the accuracy of the received routing number or account number;

automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;

storing the updated routing number or updated account number in a consumer database

~~modifying the received routing number or account number to generate a modified routing number or a modified account number;~~

determining if the consumer financial institution accepts electronic fund transfers based on the received routing number or the updated ~~modified~~ routing number; and

generating an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers;

wherein the comparing is performed by a computer.

Claim 43 (currently amended): A method for determining if a financial institution can process electronic fund transfers, comprising:

storing a plurality of routing numbers associated with a plurality of financial institutions in a financial institution database;

comparing a routing number <u>or account number</u> associated with a financial institution to the stored plurality of routing numbers <u>and account numbers</u> in the financial institution database to verify correctness of the routing number <u>or account number</u>;

<u>automatically updating the received routing number or received account number to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;</u>

<u>storing the updated routing number or updated account number in a consumer database</u>

~~modifying the compared routing number or an account number associated with the compared routing number to generate a modified routing number or a modified account number~~; and

determining if the financial institution accepts electronic fund transfers based on the compared or <u>updated</u> ~~modified~~ routing number;

wherein the comparing is performed by a computer.

Claim 44 (currently amended): A system for processing consumer supplied banking information, comprising:

a storage device configured to store a plurality of routing numbers <u>and account numbers</u> associated with a plurality of financial institutions; and

a processor configured to compare a routing number <u>or account number</u> associated with a financial institution at which a consumer maintains a deposit account to the stored plurality of routing numbers <u>and account numbers</u> in order to verify correctness of the consumer financial institution routing number <u>or account number, to automatically update the received</u>

routing number or received account number in order to reconcile the received routing number or

received account number with the stored plurality of routing numbers and account numbers in the

financial institutions file, and to store the updated routing number or updated account number in

a consumer database ~~and to modify the compared routing number or an associated account~~

~~number~~.

Claim 45-46 (canceled)

Claim 47 (previously presented): The system of claim 44, further comprising:

a data entry device for entering the consumer financial institution routing number;

wherein the verification also verifies correctness of the entry of the consumer financial

institution routing number.

Claim 48 (previously presented): The system of claim 44, further comprising:

a network interface configured to receive a request to pay a bill associated with a

merchant on behalf of the consumer;

wherein the processor is further configured to determine if the consumer financial

institution accepts electronic fund transfers based on the consumer financial institution routing

number, and to generate an instruction to pay the bill by electronic fund transfer from the

consumer deposit account if the consumer financial institution is determined to accept electronic

fund transfers.

Claim 49 (canceled)

Claim 50 (currently amended): A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer;

a database of a plurality of routing numbers and account numbers associated with a plurality of financial institutions; and

a processor configured (i) to compare a routing number or account number associated with a financial institution at which the consumer maintains a deposit account to the database of routing numbers and account numbers in order to verify the correctness of the consumer financial institution routing number or account number, (ii) to automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file to modify the consumer financial institution routing number or an associated account number (iii) to store the updated routing number or updated account number in a consumer database, (iv) to determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number, and (iv) (v) to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 51 (currently amended): A system for determining if a financial institution accepts electronic fund transfers, comprising:

a storage device configured to store a plurality of routing numbers <u>and account numbers</u> associated with a plurality of financial institutions; and

a processor configured to verify accuracy of a routing number <u>or account number</u> associated with a financial institution by comparing the routing number <u>or account number</u> to the stored plurality of routing numbers <u>and account numbers, to automatically update the received</u> <u>routing number or received account number in order to reconcile the received routing number or</u> <u>received account number with the stored plurality of routing numbers and account numbers in the</u> <u>financial institutions file, to store the updated routing number or updated account number in a</u> <u>consumer database</u> ~~to modify the compared routing number or an associated account number~~, and to determine if the financial institution accepts electronic fund transfers based on the compared routing number.

Claim 52 (currently amended): An article of manufacture for processing consumer banking information, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

compare a routing number <u>or account number</u> associated with a financial institution at which a consumer maintains a deposit account to a plurality of routing numbers <u>and account</u> <u>numbers</u> associated with a plurality of financial institutions, in order to verify the correctness of the consumer financial institution routing number <u>or account number</u>; ~~and~~

automatically update the received routing number or received account number in order to

reconcile the received routing number or received account number with the stored plurality of

routing numbers and account numbers in the financial institutions file; and

store the updated routing number or updated account number in a consumer database

~~modify the consumer financial institution routing number or an associated account~~

~~number~~.

Claim 53 (previously presented): The article of manufacture according to claim 52, wherein the

computer readable medium is further readable to cause the computer to:

store the plurality of routing numbers in a financial institutions file.

Claim 54 (canceled)

Claim 55 (previously presented): The article of manufacture according to claim 52, where the

computer readable medium is further readable to cause the computer to:

receive the consumer financial institution routing number based on an input;

wherein the verification also verifies correctness of the input.

Claim 56 (previously presented): The article of manufacture according to claim 52, wherein the

computer readable medium is further readable to cause the computer to:

receive a request to pay a bill associated with a merchant on behalf of the consumer;

determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number; and

generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 57 (canceled)

Claim 58 (currently amended): An article of manufacture for paying bills, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a routing number and an account number associated with a financial institution at which a consumer maintains a deposit account;

receive, via a network, a request to pay a bill associated with a merchant on behalf of the consumer;

compare the received routing number or account number to a database of a plurality of routing numbers and account numbers associated with a plurality of financial institutions to verify accuracy of the received routing number or account number;

automatically update the received routing number or received account number in order to reconcile the received routing number or received account number with the stored plurality of routing numbers and account numbers in the financial institutions file;

store the updated routing number or updated account number in a consumer database

~~modify the received routing number or account number~~;

determine if the consumer financial institution accepts electronic fund transfers based on the consumer financial institution routing number; and

generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

Claim 59 (currently amended): An article of manufacture for determining if a financial institution can process electronic fund transfers, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

store a plurality of routing numbers and account numbers associated with a plurality of financial institutions in a database;

compare a routing number or account number associated with a financial institution to the plurality of routing numbers and account numbers in the database;

verify the accuracy of the routing number or account number based on the comparison;

automatically update the received routing number or received account number in order to

reconcile the received routing number or received account number with the stored plurality of

routing numbers and account numbers in the financial institutions file;

store the updated routing number or updated account number in a consumer database

modify the compared routing number or an associated number; and

determine if the financial institution accepts electronic fund transfers based on the

compared routing number.

Claim 60 (currently amended): A method for processing a payment request, comprising:

receiving a request to pay a bill associated with a merchant on behalf of the consumer,

and a routing number and an account number associated with a financial institution at which the

consumer maintains a deposit account;

storing a plurality of routing numbers and account numbers associated with a plurality of

financial institutions in a financial institutions file;

automatically updating the received routing number or received account number in order

to reconcile the received routing number or received account number with the plurality of routing

numbers and account numbers stored in the financial institutions file;

storing the updated routing number or updated account number in a consumer database

modifying the routing number or account number; and

determining if the consumer financial institution accepts electronic fund transfers based

on the routing number, and generating an instruction to debit the consumer deposit account by

electronic fund transfer if the consumer financial institution is determined to accept electronic

fund transfers, in order to process the received pay request;

~~wherein the determining is performed by a computer.~~

Claim 61 (currently amended): The method according to claim 60, further comprising:

~~storing a plurality of routing numbers associated with a plurality of financial institutions;~~

~~and~~

comparing the received routing number <u>or account number</u> to the stored plurality of

routing numbers <u>and account numbers</u> to verify accuracy of the received routing number <u>or</u>

<u>account number;</u>

wherein the determination is made based on the verified received routing number.